

Information to identify the case:

Debtor 1	<u>Raymond P Trimarco</u>	Social Security number or ITIN	xxx-xx-5328
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Aubrey R Trimarco</u>	Social Security number or ITIN	xxx-xx-5192
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-11870-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Raymond P Trimarco

Aubrey R Trimarco
aka Aubrey Wallace, dba Aubrey's Glass Act

5/11/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Raymond P Trimarco
 Aubrey R Trimarco
 Debtors

Case No. 18-11870-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db/jdb	+Raymond P Trimarco, Aubrey R Trimarco, 410 Almonesson Rd, Blackwood, NJ 08012-4059
517306265	+Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
517306267	+Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517306269	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
517306271	+Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
517306273	+State Collection Service, Attention: Bankruptcy, Po Box 6250, Madison, WI 53716-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov May 11 2018 23:56:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 11 2018 23:56:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517306266	+EDI: CAPITALONE.COM May 12 2018 03:34:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517306268	+EDI: IIC9.COM May 12 2018 03:35:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
517306270	E-mail/Text: camanagement@mtb.com May 11 2018 23:55:54 M & T Bank, Po Box 844, Buffalo, NY 14240
517306272	EDI: PRA.COM May 12 2018 03:33:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517306274	+EDI: WFFC.COM May 12 2018 03:34:00 Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	M&T Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Trustee	Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net
Douglas S. Stanger	doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net	
Joseph J. Rogers	on behalf of Debtor	Raymond P Trimarco jjresq@comcast.net, jjresql@comcast.net
Joseph J. Rogers	on behalf of Joint Debtor	Aubrey R Trimarco jjresq@comcast.net, jjresql@comcast.net
Kevin Gordon McDonald	on behalf of Creditor	M&T Bank kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 7